

In the Claims

1. (Currently amended) A An automated computer-implemented method for enabling a warranty transaction, comprising:

receiving a warranty request from a customer ~~computer~~, computer:

the warranty request specifying a particular item that a customer desires to cover under a ~~warranty~~, warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

automated communication of a customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item;

in response to receiving the warranty request from the customer computer, automatically accessing, from one or more sources other than the warranty request, ~~one or more characteristics of~~ historical data for the particular item;

in response to automatically accessing the historical data for the particular item, automatically generating, ~~using a warranty generation engine, one or more~~ a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, and according to the historical data for the particular item and one or more rules, each rule associating ~~one or more item characteristics~~ historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicating the plurality of request-specific ~~generated~~ warranty packages automatically generated for the particular item to the customer computer;

receiving a customer selection of at least one of the plurality of request-specific warranty package packages automatically generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicating the customer-selected one of the plurality of generated request-specific warranty package packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

2. (Currently amended) The method of Claim 1, wherein the particular item is currently associated with the customer and the method further comprises:

accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and


using the information from the customer-specific information databases to automatically generate the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

3. (Currently amended) The method of Claim 1, further comprising:

accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

using the information from the general product information databases to automatically generate the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

4. (Currently amended) The method of Claim 1, further comprising:
storing customer information received from the customer computer; and
using the customer information ~~at the warranty generation engine~~ in automatically
generating the ~~one or more~~ plurality of request-specific warranty packages for the particular
item.



5. (Currently amended) The method of Claim 1, wherein communicating the
plurality of request-specific warranty packages automatically generated for the particular item
to the customer computer comprises communicating pages to the customer computer using
the Internet and displaying the pages using a browser executing at the customer computer.

6. (Currently amended) The method of Claim 1, wherein communicating the
customer-selected one of the plurality of request-specific warranty package packages
automatically generated for the particular item to one or more warranty provider computers
comprises communicating pages to the warranty provider computers using the Internet and
displaying the pages using a browser executing at the warranty provider computers.

7. (Withdrawn)

8. (Previously presented) The method of Claim 1, wherein the particular item is a
particular vehicle and the identification of the particular item comprises a vehicle
identification number (VIN).

9. (Currently amended) The method of Claim 1, further comprising
communicating information received from the customer computer to the warranty provider
computers to assist warranty providers in generating bids on the customer-selected one of the
plurality of request-specific warranty ~~package~~ packages automatically generated for the
particular item.

10. (Currently amended) The method of Claim 1, further comprising:

receiving bids on the customer-selected one of the plurality of request-specific
warranty packages automatically generated for the particular item from one or more warranty
providers provider computers;

communicating the bids to the customer computer;

receiving an acceptance of a particular bid from the customer computer; and

communicating the acceptance of the particular bid to the warranty provider computer
that communicated the accepted particular bid.

11. (Currently amended) A An automated computer-implemented warranty transaction system coupled to a communications network, comprising:

a user interface operable to receive a warranty request from a customer computer using the communications network;

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

automated communication of a customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item;

a warranty generation engine operable to:

in response to the user interface receiving the warranty request from the customer computer, automatically access, from one or more sources other than the warranty request, ~~one or more characteristics of~~ historical data for the particular item; and


in response to automatically accessing the historical data for the particular item, automatically generate ~~one or more~~ a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, and according to the historical data for the particular item and one or more rules, each rule associating ~~one or more item characteristics~~ historical data for generic items with one or more warranty coverage characteristics for generic items; and

the user interface further operable to:

in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicate the plurality of

generated request-specific warranty packages automatically generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty package packages automatically generated for the particular item from the customer computer; and



in response to receiving the customer selection of one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicate the customer-selected one of the plurality of request-specific warranty package packages automatically generated for the particular item to one or more warranty provider computers using the communications network for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

12. (Currently amended) The system of Claim 11, wherein the particular item is currently associated with the customer and the warranty generation engine is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

use the information from the customer-specific information databases to automatically generate the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

13. (Currently amended) The system of Claim 11, wherein the warranty generation engine is further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to automatically generate the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

14. (Currently amended) The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in automatically generating the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

15. (Currently amended) The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or ~~at least to the one or more of the~~ warranty provider computers for display using a browser executing at the customer computer or the one or more warranty provider ~~computer~~ computers, respectively; and

receive information from the customer computer or the one or more warranty provider ~~computer~~ computers in response to the communicated pages.

16. (Withdrawn)

17. (Previously presented) The system of Claim 11, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

18. (Currently amended) The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty ~~package~~ packages automatically generated for the particular item.

19. (Currently amended) The system of Claim 11, wherein the user interface is further operable to:

receive bids on the customer-selected one of the plurality of request-specific warranty package packages automatically generated for the particular item from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a particular bid from the customer computer; and

communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

20. (Currently amended) Software for enabling a an automated computer-implemented warranty transaction, the software being embodied in computer-readable media and when executed, operable to:

receive a warranty request from a customer computer;

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

automated communication of a customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item;

in response to receiving the warranty request from the customer computer, automatically access, from one or more sources other than the warranty request, ~~one or more~~ characteristics of historical data for the particular item;

in response to automatically accessing the historical data for the particular item, automatically generate, ~~using a warranty generation engine, one or more~~ a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, and according to the historical data for the particular item and one or more rules, each rule associating ~~one or more item~~ characteristics historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicate the plurality of request-specific ~~generated~~ warranty packages automatically generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty package packages automatically generated for the particular item from the customer computer; and

in response to receiving the customer selection of the one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicate the customer-selected one of the plurality of request-specific warranty package packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

21. (Currently amended) The software of Claim 20, wherein the particular item is currently associated with the customer and the software is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the custom-specific information; and

use the information from the customer-specific information databases to automatically generate the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

22. (Currently amended) The software of Claim 20, further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to automatically generate the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

23. (Currently amended) The software of Claim 20, further operable to:

store customer information received from the customer computer; and


use the customer information ~~at the warranty generation engine~~ in automatically generating the ~~one or more~~ plurality of request-specific warranty packages for the particular item.

24. (Currently amended) The software of Claim 20, wherein being operable to communicate the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer comprises being operable to communicate pages to the customer computer using the Internet and display the pages using a browser executing at the customer computer.

25. (Currently amended) The software of Claim 20, wherein being operable to communicate the customer-selected one of the plurality of request specific warranty packages automatically generated for the particular item to one or more warranty provider computers comprises being operable to communicate pages to the warranty provider computers using the Internet and display the pages using a browser executing at the warranty provider computers.

26. (Previously presented) The software of Claim 20, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

27. (Currently amended) The software of Claim 20, further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty package packages automatically generated for the particular item.



28. (Currently amended) The software of Claim 20, further operable to:
receive bids on the customer-selected one of the plurality of request-specific warranty
package packages automatically generated for the particular item from one or more warranty
providers provider computers;
communicate the bids to the customer computer;
receive an acceptance of a particular bid from the customer computer; and
communicate the acceptance of the particular bid to the warranty provider computer
that communicated the accepted particular bid.

29. (Currently amended) A system for enabling a an automated computer-implemented warranty transaction, comprising:

means for receiving a warranty request from a customer computer;

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and


automated communication of a customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item;

means for, in response to receiving the warranty request from the customer computer, automatically accessing, from one or more sources other than the warranty request, ~~one or more characteristics of~~ historical data for the particular item;

means for, in response to automatically accessing the historical data for the particular item, automatically generating, using a warranty generation engine, ~~one or more~~ a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, and according to the historical data for the particular item and one or more rules, each ~~rule~~ associating ~~one or more item characteristics~~ historical data for generic items with one or more warranty coverage characteristics for generic items;

means for, in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicating the plurality of request-specific ~~generated~~ warranty packages automatically generated for the particular item to the customer computer;

means for receiving a customer selection of at least one of the plurality of request-specific warranty ~~package~~ packages automatically generated for the particular item from the customer computer; and

 means for, in response to receiving the customer selection one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicating the customer-selected one of the plurality of request-specific warranty ~~package~~ packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.
